



December, 2020

Volume 3, Issue 2

Floodplain Management Staff:

Karen McHugh, CFM
State NFIP Coordinator
(573) 526-9129
karen.mchugh@sema.dps.mo.gov

Linda Olsen, CFM
Advanced Emergency Management Officer
(573) 526-9115
linda.olsen@sema.dps.mo.gov

Lynn Welch, CFM
Floodplain Management Officer
(573) 526-9135
lynn.welch@sema.dps.mo.gov

Inside this issue:

FEMA Data	2
2021 NFIP Training Workshop	3
STARR Training	4
EMI Independent Study Courses	4
The Benefits of ASFPM Membership	5
MfSMA	5
Higher Standards	6

State Emergency Management Agency (SEMA) Floodplain Management Section

Issue 2 - FY 2020 - Floodplain Management E-Bulletin

It's the second quarter of Fiscal Year 2020 and time for the second FY20 *Missouri Floodplain Management E-Bulletin*! The entire Floodplain Management staff at the Missouri State Emergency Management Agency has been very busy this quarter working to help our Missouri communities. Travel restrictions from the coronavirus (COVID-19) pandemic did not keep the Floodplain Management staff from doing our best to serve our NFIP communities every day. We, (Karen, Linda, and Lynn) are looking forward to getting back to normal, and serving our NFIP communities to the best of our ability!

We're always looking for flooding photos, elevated structure photos, projects demonstrating stormwater management techniques and "green" projects, so please share them with us! Be sure to include your name, the location, and the date of the photo. Send photos to: karen.mchugh@sema.dps.mo.gov



Photo: Lynn Welch - Jefferson City, July 20, 2020
Flooded vehicles



We wish you the best in this coming holiday season!

Have a wonderful New Year!

From SEMA's Floodplain Management Section

Karen McHugh, CFM Linda Olsen, CFM and Lynn Welch, CFM

FEMA has a data visualization tool where users view historical flood risks and their associated costs that will allow the user to better understand historical flood risks and potential flood-related costs in any state. To access this tool, please follow this [link](#): **Place the cursor on the counties for details.

Historical Flood Impact

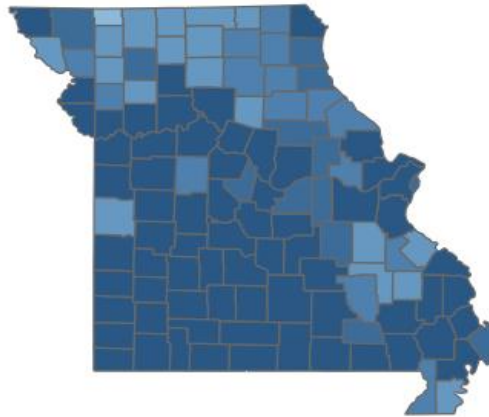
See how floods have impacted your state according to data from NOAA's Storm Events Database.

Choose a State

MISSOURI

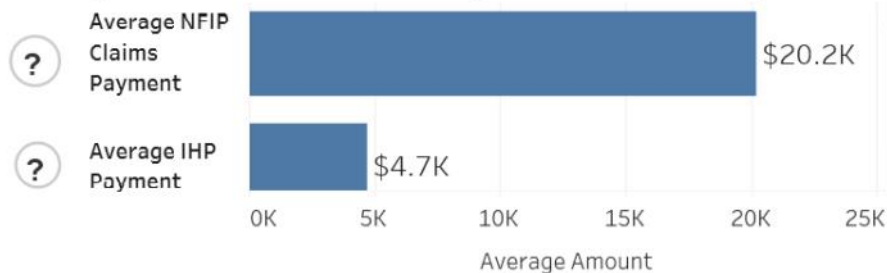
Flood Events

- 1-10
- 11-20
- 21-30
- 31-40
- 41-50
- 50+



Costs Of Flooding

The National Flood Insurance Program (NFIP) provides flood insurance to homeowners, renters, and business owners. FEMA's **Individuals and Households Program (IHP)** can provide financial help and direct services after a disaster. The program assists with housing needs not covered by insurance or provided by any other source. See differences in NFIP claims paid to individuals from 1996 - 2019 and funding from IHP for flood-related damages from 2006 - 2016 for your state.



The SEMA Floodplain Management Team is working on getting its 2021 NFIP training schedule finalized. Keep an eye out for our 2021 training brochure that will be mailed to all community floodplain administrators in January.

The **2021 Tools of Floodplain Management** workshop is a 2-day course designed for local floodplain administrators. It covers various important issues as well as day-to-day activities, incorporating updated NFIP information and forms. This course is designed to provide basic knowledge of the National Flood Insurance Program. We recommend that those wishing to take the Certified Floodplain Managers exam complete the Tools of Floodplain Management workshop prior to taking the CFM exam. Listed below is the 2021 schedule:

March 17, 2021 and March 18, 2021

May 19, 2021 and May 20, 2021

July 7, 2021 and July 8, 2021

September 15, 2021 and September 16, 2021

The first day of the workshop starts at 1:00 pm to 5:00 pm. The second day is 8:00 am to 3:00 pm. The workshop will be held at the Jefferson City Police Department, 401 Monroe Street, Jefferson City, Missouri.

The **SDE 3.0** workshop will be presented in 2021 at several different venues. If you have interest in hosting an SDE 3.0 workshop, please contact Linda Olsen: 573-526-9115.

This workshop has proven valuable in helping communities with the NFIP SDE requirements.



The Floodplain Management Section is working on completing a Letter of Map Amendment workshop for 2021. The Letter of Map Amendment workshop is designed for local floodplain administrators, surveyors and engineers. The workshop will provide insight into completing FEMA's MT-EZ and MT-1 Forms. These forms are used by applicants to request that FEMA remove structures, lots, or portions of lots from the Special Flood Hazard Areas (SFHAs).

The workshop's dates, times and location will be announced on the sema.dps.mo.gov website and by email at a later date.

“Thank you to all the families and friends who stand behind our @fema employees. We would not be able to achieve our important mission without your continuous support, patience and encouragement. It's because of you that [#WeAre-FEMA!](#)”

Pete Gaynor
Administrator of
FEMA



Since COVID travel restrictions began in March, 2020, SEMA Floodplain Management Staff has worked to help floodplain administrators with continuing education opportunities. Here are two Strategic Alliance for Risk Reduction (STARR) training sessions that offer one Continuing Education Credit for Certified Floodplain Managers:

NFIP Basics: January 21, 2021, 12:00pm-1:00pm. This 1-hour session will cover the history of the National Flood Insurance Program (NFIP), basic terminology, and governing authority, and provides an overview of the community's role in floodplain management through the NFIP. The target audience are state and local officials who need a general understanding of the ins and outs of the program and guidance on where to go for more training and answers.

Tools for Determining Base Flood Elevation: February 18, 2021, 12:00pm-1:00pm. This session will cover training on methods for determining Base Flood Elevations (BFEs) in Zones AE, A1-30, and V, using the Flood Insurance Rate Map (FIRM)/Flood Insurance Study (FIS) and other resources, including tips for developing BFEs for A zones and how to use FEMA resources like the Flood Map Service Center.

To register, visit this [link](#).

SEMA Floodplain Staff highly recommends FEMA's Emergency Management Institute (EMI) Independent Study Courses offered online:

IS-273 How to Read a Flood Insurance Rate Map (FIRM): Begin on your own time. 0.3 CEUs. The purpose of this course is to provide participants with the knowledge and skills required to use FIRMs to determine the potential flood risks for a specific property and determine if a property should be protected against flood loss. This course takes approximately 3 hours to complete. To learn more and to register, visit this [link](#).

IS-274 How to Use a Flood Insurance Study (FIS): Begin on your own time. 0.2 CEUs. The purpose of this course is to provide participants with the knowledge and skills required to access and properly use an FIS to determine the flood risk for a property and allow participants to take actions that may prevent flood disasters or insure against losses caused by floods. This course takes approximately 2 hours to complete. To learn more and to register, visit this [link](#).

IS-0285 Substantial Damage Estimation (SDE) for Floodplain Administrators: Begin on your own time. 0.8 CEUs. This training is designed to help assist state, local, and tribal officials in making SDEs in accordance with the NFIP using the FEMA SDE software. This course takes approximately 8 hours to complete. To learn more and to register, visit this [link](#).

IS-1119 Letters of Map Amendment (LOMAs) and Letters of Map Revision-Based on Fill (LOMR-Fs): Begin on your own time. 0.3 CEUs. The purpose of this course is to provide information to individuals interested in Letters of Map Change with a focus on Conditional Letters of Map Amendment, LOMAs, Conditional Letters of Map Revision Based on Fill, and LOMR-Fs on applicant, community floodplain administrator, licensed professional, and FEMA levels. This course takes approximately 3 hours to complete. To learn more and to register, visit this [link](#).

A FEMA Mapping Changes Webinar will be presented by the National Flood Insurance Program. The webinar provides a practical look at how FEMA flood map changes can affect property owners in their roles as flood insurance policyholders as well as borrowers.

December 30, 2020—2:00 PM - 4:00 PM CST [Register Now!!](#)

ASFPM & MfSMA Updates

The Association of State Floodplain Managers

The Benefits of ASFPM Membership

Individual Membership

\$165/Year

- Discounts on the CFM® Certification exam and renewal fees
- The opportunity to provide input to national leaders on issues important to you, your community, state, agency, or company
- Monthly newsletters: News & Views and The Insider
- Access to the ASFPM Member / Partner Directories
- Discounts on ASFPM conference and webinar fees
- Voting rights in elections of the Board of Directors and all issues presented to members for vote

Student Membership

\$30/Year

- Discounts on the CFM® Certification exam and renewal fees
- The opportunity to provide input to national leaders on issues important to you, your community, state, agency, or company
- Monthly newsletters: News & Views and The Insider
- Access to the ASFPM Member / Partner Directories
- Discounts on ASFPM conference and webinar fees

Retired Membership

\$30/Year

- The opportunity to provide input to national leaders on issues important to you, your community, state, agency, or company
- Monthly newsletters: News & Views and The Insider
- Access to the ASFPM Member / Partner Directories
- Discounts on ASFPM conference and webinar fees

Join ASFPM Now

Missouri Floodplain and Stormwater Managers Association (MfSMA) The Missouri Floodplain and Stormwater Managers Association, Inc. is a non-profit organization of professionals involved in floodplain and stormwater management within the State of Missouri. Members in the association include local and state government officials, engineers, land surveyors, insurance agents, mortgage lenders, and other private industries or individuals engaged in the management of floodplains or stormwater. The association sponsors an annual conference as well as traveling seminars.

The Association provides an additional link between state/federal government agencies and local community officials or private companies or individuals. The conference and seminars are also great ways to network with others in the field.

As an educational organization annual membership dues are \$35 for individuals and \$100 for corporate members, which includes up to 5 memberships.

To Become a Member

To Renew Membership

Missouri Floodplain Management Section
PO Box 116
Jefferson City, Missouri 65102
Phone: 573-526-9129

Mission Statement of the Floodplain Management Section:

The mission of Missouri's comprehensive floodplain management program is to make the State and its citizens less vulnerable to the impact of flooding through the effective administration of statewide floodplain management and to provide local communities with the tools and resources for managing, assessing, and planning for development in floodprone areas; to save lives; and to protect property.

Social Media:



Other Contact Information

National Flood Insurance Program:

Ally Bishop, Region VII Regional Manager

Phone: 913-837-5220

ally.bishop@associates.fema.dhs.gov

Christopher (Chris) Parsons, NFIP Insurance Specialist

Phone: 816-283-7980

christopher.parsons@fema.dhs.gov

Todd Tucker, Natural Hazards Program Specialist

Phone: 816-283-7528

todd.tucker@fema.dhs.gov

There are many things that SEMA Floodplain Staff does to help Missouri National Flood Insurance Program (NFIP)-participating communities provide a safer place to live and work. Successful collaborations like this are one of our agency's most important responsibilities! Effective partnerships mean that communities may adopt higher standards than NFIP minimums, which not only keep them safer, but also allows for a faster recovery after a flooding event.

When a community decides to join the NFIP, it agrees to adopt and enforce floodplain management regulations that at least meet the program's minimum requirements. This includes ensuring that new buildings and substantially improved buildings in mapped Special Flood Hazard Areas (SFHAs) are constructed so that the risk for damage from a 1-percent-annual-chance (a/k/a 100-year) flood is significantly reduced.

A community that incorporates higher standards in its floodplain ordinance will benefit each individual property owner as well. Freeboard - the height above the base flood elevation - is the most commonly adopted higher standard and is an effective means for reducing flood risk. The use of freeboard not only reduces the risk of flooding, it can reduce flood insurance premiums for policyholders. The higher the structure's lowest floor is built above the Base Flood Elevation (BFE), the greater the savings.

A few additional higher standards include:

1. Hazardous material: All hazardous material storage and handling sites shall be located out of the floodplain.
2. Cumulative Improvement: The vast majority of flood damage to structures amounts to less than 50% of the value of the structure. Without cumulative substantial damage/improvement provisions, the cycle of flood-repair-flood is typically never broken.
3. Regulating development in the shaded Zone X (a/k/a 0.2% or 500-year) floodplain.
4. Compensatory Storage: Offsets the loss of flood storage areas from the placement of fill.
5. Critical Development Protection: Facilities that provide critical services should be protected to an even higher standard than other development.

To adopt higher standards in your community's floodplain management ordinance, please contact State Floodplain Management Office Lynn Welch at lynn.welch@sema.dps.mo.gov or call (573) 526-9135.

To access ASFPM's *A Guide for Higher Standards in Floodplain Management*, follow this link:

<https://library.floodsciencecenter.org/cgi-bin/koha/opac-detail.pl?biblionumber=2970>